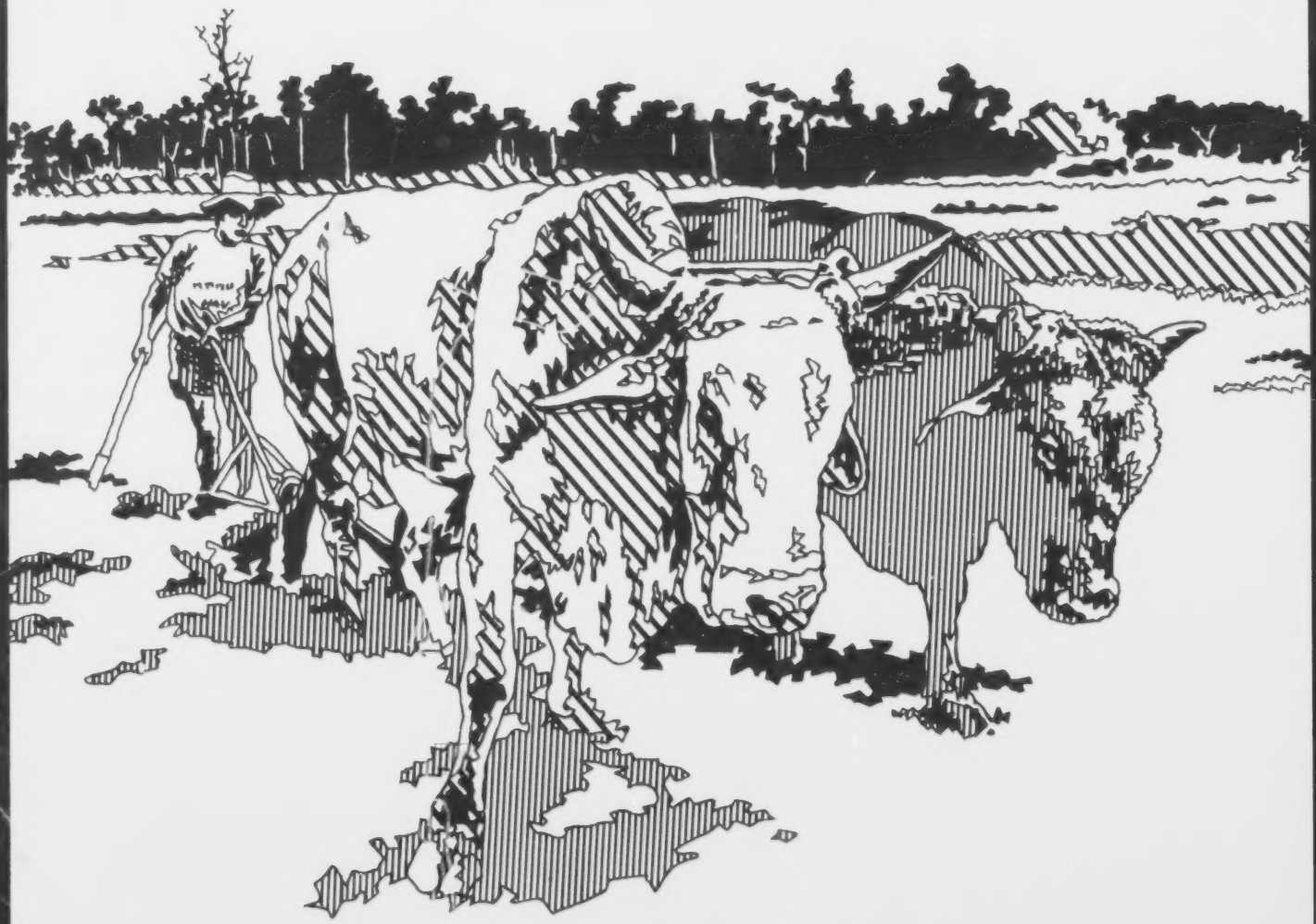

IFAD

LATIN AMERICA AND THE CARIBBEAN
BRINGING THE HARVEST HOME

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BRINGING THE HARVEST HOME

IFAD
INTERNATIONAL
FUND
FOR AGRICULTURAL
DEVELOPMENT

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READEX
FICHE

"In the face of underdevelopment and hunger we have a single option, since the problem concerns the survival of the human species and its capacity of decision; he who cannot nourish himself can keep neither his freedom nor his dignity."

Dr. Raúl Alfonsín
President, Republic of Argentina
IFAD Governing Council,
Paris, October 1984

"Just as, in the old African parable, the newly arrived guest received food for the first few days and then was given a hoe, our country cannot live on cheap imports which jeopardise its future. Our countries should carve out their own future by increased agricultural production, since large-scale subsidies destroy their very structure."

Alan García Pérez
President, Republic of Peru
14th McDougall Memorial Lecture,
Rome, November 1985

"The problem of hunger and malnutrition is not only related to food scarcity but also to the lack of access to food among large segments of the rural population in developing countries, including those of Latin America.

"Without the necessary purchasing power, inhabitants of rural areas cannot afford to grow food or buy food produced by small farmers. IFAD formulates and finances projects that bring about an increase both in the food produced by small farmers and in the income of rural inhabitants. The Fund attacks the root causes rather than the symptoms of rural poverty."

Idriss Jazairy
President, IFAD
Report on the Latin America
Project Implementation
Workshop, June 1984

Rural Poverty: the Facts of Life

Rural poverty is not news in Latin America and the Caribbean. Statistics tell a grim story:

- About 60 million rural people (around half of the region's rural population) are poor. Rural people who live in "absolute poverty" survive on incomes that range, according to country, from $ 150 to $ 450 per year.
- By 1985, while some countries were again experiencing economic growth, the region as a whole had endured five consecutive years without per capita growth. Today's Gross Domestic Product (GDP) is 12% below the level of 1980 and because of adverse terms of trade and high interest rates abroad, income per capita is even more depressed.
- The foreign debt totals over $ 370 billion and 10 of the 15 largest debtor nations in the developing world are in Latin America. Debt service payments take resources needed for development.
- Between 1982 and 1984, two out of three Latin Americans faced inflation rates higher than 100%, while real salary and wage levels decreased in all countries.
- The continent is rich in agricultural resources. Because export crops can boost income, they dominate agricultural production and Latin America and the Caribbean now import much of the food they need to feed people.
- Malnutrition is widespread with particular risk to women and children. About 50 million people, almost one-seventh of the total population, suffered from malnutrition at the end of the nineteen-seventies.

Although economic circumstances vary widely from country to country in Latin America and the Caribbean, several common features emerge.

Attention to the poor small farmers or *campesinos* is still a relatively new phenomenon in Latin America and the Caribbean. Agriculture was traditionally and still is basically oriented towards exports of a few commodities grown on medium- and large-sized farms. Applied research, extension services, credit institutions and technological efforts are still inadequate to meet the needs of the *campesinos*.

Many rural communities are isolated from markets and lack essential health, education, transport, financial and communication services. They are also cut off from the urban centres of economic and political power. The population is growing dramatically. More and more people who live on the land are leaving it to seek jobs in cities.

Unequal distribution of land and assets has pushed small farmers and peasants to the edge of existence. With no money to spare, they are cut off from the sources of seed, stock, training and appropriate technology that could increase their harvest and incomes. They lack the help they need to restore food reserves and rebuild strong rural communities.

The International Fund for Agricultural Development (IFAD) was established in 1977 to increase rural food production, income and living standards in the developing world. It is the only United Nations financial agency devoted exclusively to the agricultural development needs of the rural poor. Its mission shapes its approach; the Fund generates projects that deliver credit and development services to small farmers in Africa, Asia, Latin America and the Caribbean. In its short history, IFAD has financed 184 projects in 87 developing countries, establishing a track record of projects that help the rural poor to help themselves.

Since its foundation, the Fund has committed 14% of its loans to countries in Latin America and the Caribbean. It operates 36 projects in the poorest countries and in "pockets of poverty" throughout the region. The Fund targets credit and agricultural development aid to small farmers, landless labourers, indigenous groups and women: those who are most vulnerable to hunger and most enterprising when given help to improve their lives.

Project strategies vary with local causes of poverty. After a thorough analysis of the project area and its constraints, IFAD works with governments, local institutions and the beneficiaries themselves to develop an integrated programme of rural development. Many countries in Latin America and the Caribbean want to increase food production and stabilize their economies. Some have established agricultural development or land reform programmes to reach these goals. IFAD supports these efforts, directing credit and assistance to small farmers.

By 1986, the Fund had invested $ 315 million for projects in the region and helped to mobilize contributions to these projects of more than twice that amount from other multilateral and bilateral financiers and the Latin American and Caribbean governments themselves, for a total investment of $ 1.1 billion. This investment is creating bigger harvests, higher incomes, stronger communities and a better quality of life for the over 293 000 farm families which will be the direct beneficiaries of IFAD's Latin American and Caribbean projects.

IFAD activity
in Latin America
and the Caribbean

- 42 projects
in 22 countries
- Total IFAD investment
= $ 356.7 million
- Total regional investment
= $ 1.2 billion
(includes cofinanciers and
governments)

Belize
Bolivia
Brazil
Colombia
Costa Rica
Cuba
Dominica
Dominican Republic
Ecuador
El Salvador
Grenada
Guatemala
Guyana
Haiti
Honduras
Jamaica
Mexico
Nicaragua
Panama
Paraguay
Peru
Saint Lucia

CREDIT WHERE CREDIT IS DUE

IFAD projects are designed to raise agricultural productivity and incomes, to incorporate neglected groups into the mainstream of the economy and to develop self-sustaining support for small farmers and agricultural workers. The Fund achieves its goals primarily through integrated rural development and credit projects. Projects deliver services directly to the target groups, cooperating with local institutions whenever possible.

Services within the projects may include:

- Distribution of seed, stock or tools.
- Support for local institutions such as agricultural banks and cooperatives, farmers' associations and village councils.
- Credit programmes.
- Irrigation, land improvement and soil conservation programmes.
- Training in agricultural production and marketing.
- Development of local food storage, processing and marketing facilities.
- Research and development on traditional crops and appropriate technology.
- Expansion of rural women's handicraft production.
- Construction of roads and development of drinking water and sanitation systems to support the needs of agricultural producers.

In all cases, these services are tailored to meet the specific needs of poor, smallholder farmers. Special support is given to women as agricultural producers and income earners through training courses, credit provision and marketing development.

Credit is a critical component in most IFAD projects. Without access to capital, Latin America's *campesinos* are unable to improve their land and equipment or buy the supplies needed to expand production. Through appropriate national institutions, IFAD projects make loans directly to farmers, village work groups or agricultural cooperatives. Small loans allow farmers to invest in seed, ploughs, fertilizer, stock, and land. Loans to cooperatives can finance processing, storage and marketing centres that benefit an entire community.

Projects support all aspects of food production: irrigation, fisheries, agroforestry, crop and livestock research and production, agricultural extension and training, land improvement and settlement. Within this range of services, credit and rural development remain the key elements; these two sectors account for 88% of project investment in the region.

STRATEGY FOR SELF-HELP

IFAD's operations in Latin America and the Caribbean respond to national problems and priorities. Projects encourage grass-roots development and support for small farmers. Key elements include:

Preservation of Indigenous Cultural Identity

IFAD has directed special attention to indigenous groups, offering credit and training to help them adopt appropriate technology while maintaining their cultural patterns. Projects in Peru, Bolivia, Belize and Panama include special components for indigenous peoples.

Latin American and the Caribbean Projects by Sector ($ million)

Project Type	Number of Projects	IFAD Loan Amount	Total Cost
Rural Development	22	220.7	695.6
Credit	12	86.6	408.2
Agricultural Development	5	28.5	49.2
Settlement	1	12.0	64.5
Research, Extension & Training	1	5.0	24.2
Fisheries	1	1.5	2.7
Project Grants	—	2.4	—
Total	**42**	**356.7**	**1 244.4**

Promotion of Self-Help Organizations Among Farmers

Projects throughout Latin America and the Caribbean emphasize delivery of service through cooperatives or village committees. This strategy revives and strengthens the local ability to solve problems through collective action. Small farmers and rural workers meet to discuss needs for credit or development, and organize joint applications for loans. Cooperatives are also channels for marketing, extension services, training of farmers and credit delivery.

Cooperation with Local Agricultural Banks

The Fund channels credit through local agricultural banks that serve the region. They offer small loans to farmers and landless labourers which can mean a major boost in agricultural productivity or income. Commercial banks seldom make such loans: with no collateral the "risk" is too high. But IFAD's experience disputes this point — repayment to IFAD-financed credit schemes for the rural poor is high, and the gains in productivity and income generated by credit have been dramatic. By cooperating with local banks in successful credit and development projects, IFAD promotes long-term local assistance for smallholders.

Targetting Aid to Women

IFAD has designed projects in Panama, Bolivia, Honduras, Peru and Costa Rica that offer special assistance to women. Integrated rural development projects that provide safe drinking water supplies and offer home economics training have helped women raise the nutritional and health levels of their families. Credit programmes have offered loans to women farmers via agricultural committees, and several projects have helped women establish handicraft production and marketing businesses.

Opening Access to Markets and Services

Although increased productivity can mean more food for rural families, it is not the only answer to poverty and isolation. Farmers need access to markets in order to profit from higher yields. Road construction can link isolated rural areas with sources of agricultural supplies and services as well as markets. Rural families need clean drinking water and health care as well as better nutrition to cut the toll of disease and death. IFAD rural development projects in Cuba, Ecuador, Brazil, Mexico, Haiti, Bolivia and the Dominican Republic are funding the construction of access roads, health centres and rural schools along with direct efforts to assist agricultural production.

Supporting Agricultural Research, Extension and Environmental Protection

IFAD is working with a variety of regional institutions to promote research on traditional food crops suitable to small-scale production. It currently funds work at the International Potato Centre in Peru, the International Centre for Tropical Agriculture in Colombia and the Tropical Agricultural Research and Training Centre in Costa Rica. Extension services are an integral part of most IFAD development projects. Depending upon the climate, soils and crops of the region, extension agents provide information on production methods suited to local conditions. They also encourage small farmers to adopt technology and conservation techniques that will protect the land for future generations.

Training of Farmers and Technical Staff

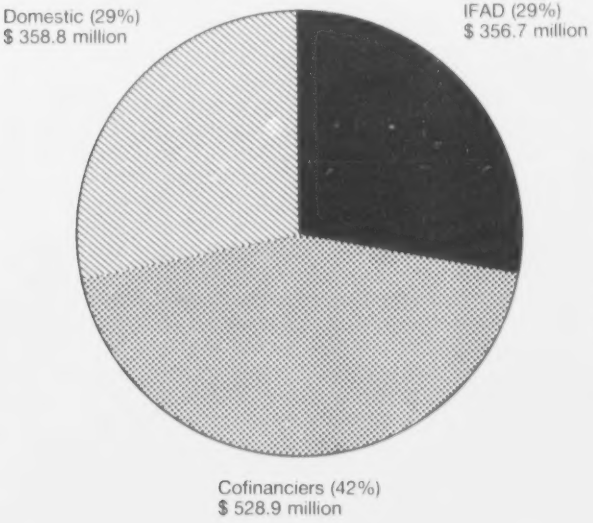
Most projects introduce improved crop production methods which may be new to extension agents as well as farmers. Projects include training for farmers through short courses, and longer-term training for extension agents and research staff on specialized topics. "Training the trainers" helps to increase the level of professional and technical capacity of the region for the future.

Encouraging Cofinancing

IFAD cooperates with many international and regional banking institutions operating in Latin America and the Caribbean to increase the flow of resources for small farm development. These institutions include the Central American Bank for Economic Integration (BCIE), the Caribbean Development Bank (CDB), the Andean Development Corporation (CAF), the Inter-American Development Bank (IDB) and the World Bank.

The 36 projects approved so far are expected to increase the agricultural production of the small-scale farms by over two million tons (including 1.2 million tons of basic foods). Higher yields and higher rural incomes are expected to build food reserves and slow the regional trend toward urban migration. Stability and growth of the rural economy means a future that is more abundant and secure for all the people of Latin America and the Caribbean.

Latin American and the Caribbean Project Funding by Source



Total: $ 1 244.4 million

Distribution of Cofinancing by Donors (1978-87)

Cofinancier	Amount of Funding ($ million)
Inter-American Development Bank (IDB)	339.5
International Bank for Reconstruction and Development (World Bank)	86.0
Venezuelan Development Fund (VDF)	25.7
Central-American Bank for Economic Integration (BCIE)	25.0
International Development Association (World Bank)	22.1
Andean Development Corporation (CAF)	12.5
OPEC Fund	6.0
World Food Programme (WFP)	4.6
Federal Republic of Germany (GTZ)	2.2
Caribbean Development Bank (CDB)	1.7
The Netherlands	1.4
France (FAC)	1.2
United States (USAID)	1.0
	528.9

THE BOLIVIAN ANDES
AID FOR A FORGOTTEN PEOPLE

The Chuquisaca Department of the rugged Bolivian Andes is isolated. There are few all-weather roads in the region and almost no extension, marketing or credit services can reach the people. Water is scarce, only 9% of the land is suitable for farming and production is extremely low. The population is growing and so is the pressure on a fragile environment.

Agriculture is the mainstay of the economy. Since pre-Colombian days, the Quechua people have farmed the area; heirs to the Inca civilization, these people now raise a few sheep and tend small plots of maize, potatoes, wheat or barley to eke out an uncertain livelihood. Over 60% of the children suffer from malnutrition, and infant mortality is high.

The Chuquisaca North Agricultural Development Project works with the people to break down barriers of poverty and isolation. Using local agencies of the Bolivian Agricultural Bank and a network of Peasant Councils, the IFAD project offers credit, technical support and extension services to 20 000 families.

Over 500 small farmers have received loans to buy livestock, seed and tools. Credit also helps agricultural cooperatives build storage and packing facilities. Reafforestation is under way; over 1.5 million trees have been planted to limit erosion and improve soil fertility. New irrigation systems and reclamation of flood plains are also boosting crop production.

The project also funds construction of roads, village water systems and ponds for fish production. These measures have added a new source of protein to the local diet, reduced water-borne disease and opened the way to new markets. Women once walked miles each day to fetch water from stagnant ponds or ditches. Now, piped water systems supply the villages of Chuqui Chuqui and Cororo. A third system will soon supply 840 families in 30 scattered communities.

Crop yields, income and health have already improved in the Chuquisaca Department. Future project activities include development of traditional handicraft production, enabling local women to profit from sale of shawls and ponchos as they preserve an ancient art.

SIX STORIES
A CLOSE-UP OF IFAD OPERATIONS

PERU FARMING NEW FRONTIERS

The Alto Mayo valley on the eastern slope of the Peruvian Andes was once a lonely land of swamp and tropical forest. The Aguaruna people hunted and fished the region, gathering fruit and nuts and raising bananas, yucca, rice and maize to round out a hand-to-mouth diet. With rivers as the only transit routes, no government services reached the area.

In the nineteen-seventies, construction of the Carretera Marginal trunk road brought hope of development. Within a decade the population more than doubled as settlers poured in from the neighbouring uplands and arid coast. Over 8 500 farm families settled this new frontier, transforming the Alto Mayo into an important rice-producing region.

But sudden growth brought problems. Some of the settlers were veteran rice farmers; most were dryland immigrants without skill in tropical farming. As on all new frontiers, social services, sanitation, health care, educational opportunity and access to markets were limited. Settlers held no clear title to the land; native tribes seemed sure to suffer from competition with new neighbours; and the land itself was liable to sudden decay from intense and unskilled cultivation.

The Alto Mayo Rural Development Project, funded by IFAD and the World Bank in 1983, was designed to foster agricultural productivity and stable growth in the region. It offered an integrated package of credit, social and technical services to both settlers and indigenous people. The Agrarian Bank of Peru supervises loans to settlers; the farmers have used credit to hire land-clearing equipment, construct irrigation systems and buy seed, ploughs, oxen and tractors. The project supports research on rice and maize strains suitable for the region, and funds extension workers to advise farmers of improved production methods.

With the project's support, increase in both production and yields of rice are making the Alto Mayo valley one of the most important rice-growing areas in the country. The project will ultimately double the area under food crops and pasture (from 26 000 to about 52 000 hectares) and increase the production of rice by an estimated 55 000 tons. Land titles are being granted to both the native communities and the new settlers.

Another project in Peru, Credit for Small Farmers in the Highlands, has had even more impressive results. Agricultural credit has reached about 9 500 beneficiaries — far more than the planned target of 6 500. Potato production has increased three to five times in four zones which have received aid. Yields have improved by 67-126% and the area under cultivation has doubled or tripled. Wheat production has shown similar increases. Better harvests have raised family incomes from $ 100 to $ 400 in the poorest areas and from $ 200-300 to $ 1 200-1 300 in the less depressed areas. The average loan recovery rate in 1982-84 was 97%.

PANAMA A GATEWAY TO A NEW FUTURE

Until recently, Panama's economy relied heavily on income generated from the shipping and transport services of its canal. However revenues from the canal, which is the gateway and shortest sea link between the Atlantic and the Pacific oceans, continue to diminish. Panama is striving to diversify its economy through development of tourism, banking, mining, industry and above all agriculture, which is the traditional mainstay of the economy.

Although agriculture contributes only 10% to the country's GDP, it generates about half of the export goods and supplies most of the food consumed in the country.

However, agricultural productivity is limited by the country's harsh climate and poor soil conditions. An even more important factor is that small farmers, who produce most of the rice, maize, beans and other food crops, make little or no investment in improving their farms.

The rural development strategy of Panama's Government supports increased agricultural production among small farmers. In response to this strategy, IFAD cofinanced a nation-wide $ 45.3 million Agricultural Credit Project in 1981. The project provides credit to small farmers, who use loans to expand production of traditional food crops (rice, beans, maize, and yams) or add crops such as soya, sorghum and vegetables.

The Agricultural Credit Project is designed to transform the poorest of Panama's peasants and small farmers into efficient, high-output food producers. IFAD aid is targetted to rural families whose per capita incomes average $ 400 - only one-quarter of the 1980 national per capita average. The Agricultural Development Bank of Panama (BDA), the government agency which provides credit to small farmers, makes and supervises project loans. BDA uses landholdings and income to establish loan eligibility and assure that credit does not "leak" to richer peasants.

The project has helped about 30 000 people, more than the original target of 22 000. Eighty-eight percent of the loans were made to individual peasants or small-farm families living in the Central Provinces. Peasant associations and farmer organizations received the remaining 12% of loan funds, which they used to purchase livestock, cornshellers, shoulder pumps, tools and other agricultural inputs. Women and other poor farmers whose holdings are smaller than 5 hectares received more than 50% of the loans.

Increases in crop yields have been impressive. By June 1985, tomato production had risen by 200%, rice production had climbed by 140%, and sorghum and maize yields had increased by 54% and 24% respectively. Farmers' incomes increased from an average of $ 400 before the project to about $ 690.

The Agricultural Development Bank (BDA) cooperates with IFAD to supervise the project. BDA and IFAD provide field visits and extension services to low-income beneficiaries to ensure that loans are properly used and repaid. As a result there has been a default rate of only 6.5%.

Following the success of its first project, IFAD is now planning to support a second four-year nation-wide $ 43.9 million credit project. The new project will directly benefit about 3 000 peasants and their families, increase annual food production by nearly 20 000 tons and almost double the income of beneficiary farmers.

HONDURAS VILLAGE COMMITTEES BUILD SELF-RELIANCE

Agriculture is big business in Honduras. Coffee, cattle, tobacco and other crops account for over two-thirds of national exports; agriculture generates 32% of the Gross Domestic Product; and farming employs over one half of the labour force. Yet few who work the land share in its wealth: 1.7% of the land owners control 44% of the productive fields, while more than 50% (101 000 farming families with holdings of 3 ha or less) own less than 6% of the land.

The result of unequal land distribution is poverty. Landlessness and lack of work are severe problems in the mountainous rural areas of Honduras. Over 150 000 peasants (27% of the agricultural labour force) have no land, and the year-round underemployment rate tops 40%. Standards of living are low: less than one-third of the houses in rural areas have piped water, and only 10% are connected to sewage systems. Schools and health clinics are rare and fewer than half the people can read. Unequal land distribution takes a toll from land as well as people. Intense cultivation of small farms (which are often located on steep slopes) encourages erosion and exhausts the productivity of soils.

In 1980, IFAD financed the Rural Development Project for the Western Region, which aids government plans to raise rural incomes and employment, and provide social services.

The project provides 9 000 small farmers in western Honduras with the training, agricultural extension, technology, organization and credit they need to run their own rural development programmes. Credit reaches farmers through agricultural committees — groups of 20-25 farmers who work together to plan production and receive technical assistance. The project also finances construction of rural roads, health centres and research on local grains and vegetables.

About 510 agricultural committees (including 110 formed by women) are now active in the project area, offering credit to over 10 000 members. Extension agents work with each group to define credit needs and apply for loans; they also provide training to improve farming and soil conservation methods.

Since the beginning of the project, maize and rice yields have nearly doubled in the western region, and bean yields have increased by 40 percent. Families have purchased and installed some 2 400 silos to store grain and prevent post-harvest loss. Increased yields and food supplies are one measure of success: better yet, the establishment of agricultural committees has enabled small farmers to solve local problems through collective action.

GRENADA A BETTER LIVING FROM THE SEA

The islands of Grenada, Carriacou and Petit Martinique are a tourist's dream, circled by wide beaches, crowned with rugged peaks and ringed by the waters of the Atlantic Ocean and the Caribbean Sea. Export crops such as cocoa, bananas, nutmeg and maize have built prosperity. Education levels are high (over 85% of adults can read) and health care is good (the infant mortality rate is only 17 per thousand, one of the lowest in the western hemisphere).

But the islands face severe economic challenges. Since farmlands are limited and most are dedicated to export crops, the islands rely heavily on imports to feed their people. A drop in the market price for bananas or a downturn in tourism can swiftly upset the balance of trade. Since 1970, the islands have faced a growing national debt. Bad weather and world-wide inflation have cut profits from agricultural exports. Tourism is down. In human terms, this means that Grenada's families have less money to spend on imports, and limited local sources of food. Over fifty percent of the islands' farming and fishing families live at subsistence level. For them, the threat of malnutrition is especially severe.

In 1982, IFAD and the Caribbean Development Bank began the Artisanal Fisheries Development Project in Grenada, Carriacou and Petit Martinique. Despite the rich

waters that surround the islands, the fisheries were at a primitive level. The project offers low-interest loans to local fishermen, who use the money to buy boats, engines and fishing gear. It also finances construction and rehabilitation of fishing centres. The centres provide cold storage service to preserve the catch, grading and transport facilities to expand markets, and a stock of seines, lines, hooks and spare parts for engines. The project guarantees fishermen a minimum wholesale price for their catch and markets surplus fish. Fish are sold through village shops in the interior, providing a high protein source of food to rural people. Extension and training services are helping fishermen, fish vendors and boat builders adopt new technology, and encouraging the growth of cooperatives, which will eventually take over management of the fishing centres.

The impact of the project is far-reaching. Loans and support services have given 2 000 fishing families (over 11 000 people) the means to increase their incomes by 40%. Fish vendors, most of whom are women, are among the beneficiaries. The catch is expected to increase by 39% over the life of the project. Fishing centres and cooperatives are building both the physical structure and the human organization of a modern fishing industry that can provide low-cost protein for the people of Grenada.

DOMINICA CREDIT REBUILDS ORCHARDS AND VILLAGES

Hurricane David ripped across the island of Dominica in 1979, uprooting groves of banana and coconut as it flattened villages. Emergency aid helped the islanders survive and begin to rebuild their storm-shattered towns and farms. But orchards take years to mature, and long-term development aid is necessary to reconstruct the island's economy.

Dominica is one of the poorest of the Caribbean islands. Unemployment is high, farm incomes are low, and over 60 percent of children under five suffer from malnutrition. Bananas are the primary export crop and the major source of income for small farmers. Destruction of the crop or a drop in the market price for bananas means a lean year for the producers.

IFAD answered Dominica's emergency with a credit programme designed to help small farmers and fishermen rehabilitate, diversify and expand production of basic foods. The Agricultural Credit for Food Production Project began in 1980. It offers credit to farmers and local fishermen who use loans to

support crop and livestock production, to upgrade boats and gear, and to build on-farm roads or small food processing factories.

In addition to credit that goes direct to the farmer, the project offers working capital to the Dominica Agricultural Marketing Board (DAMB) which markets small farm yields, and to the Dominica Fisheries Cooperative Society shop, which stocks and sells fishing gear. The project also supports crop and livestock research, and extension services that give islanders information on improved production methods.

Over a five-year period, the project will:

- improve production of food on 400 acres of cultivable land and extend this acreage by 300 acres;
- re-establish and improve the operations of about 30 livestock operators, and 75 small fishermen; and
- improve and establish three small food-processing enterprises.

Results to date are promising. The project has made about 700 loans. Over 250 farmers have received credit and opened 400 acres to food production. One hundred and fifty livestock loans have encouraged backyard production of pigs, poultry and small livestock and breeding centres have been built throughout the island. Fish production, consumption and sales have also increased as a result of loans to 250 fishermen and support of the Dominica Fisheries Cooperative. The project is moving toward its goal of providing small loans to 1 300 farmers and fishermen, with direct benefit to 7 800 people (10% of the island's population). The dividends of credit to small producers include major increases in domestic food supplies and a drop in national import needs.

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